receiving additional input corresponding to a second field of a second object that maintains plan data, the first and second objects having a defined hierarchical relationship such that value in the second field is at least partially based on the first field as a result of the hierarchical relationship;

developing a plan by running a simulation on objects that maintain the plan data including the first and second objects;

receiving input of a new value for the first field; and

developing a new plan by running a simulation on objects that maintain the plan data, including the first and second objects, in which in the new plan, the new value changes the information in the second field.

9. (Amended) The computer-readable medium of claim 1 having further computer-executable instructions comprising receiving input corresponding to an adjustment value related to the second field.

11. (Amended) The computer-readable medium of claim 1 having further computer-executable instructions comprising associating a plurality of objects in a package object.

12. (Amended) The computer-readable medium of claim 1 having further computer-executable instructions comprising disabling at least one object.

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13. (Amended) The computer-readable medium of claim 12 having further computer-executable instructions comprising enabling at least one previously disabled object.

14. (Amended) The computer-readable medium of claim 13 wherein developing a plan by running a simulation includes arranging a list of objects that includes enabled objects and excludes disabled objects.

15. (Amended) The computer-readable medium of claim 14 wherein developing a plan by running a simulation includes removing expired objects from the list.

18. (Amended) In a computer system, a method of organizing information related to a plan, comprising, providing access to a limited number of objects to a user, each object having fields therein for maintaining plan information, receiving first user input information including a value associated with a first field of a first object, receiving second user input information associated with a second field of a second object, the second input information specifying a relationship of the second field with the first field, disabling at least one object, and developing a plan including running a simulation that excludes each disabled object.

20. (Amended) The method of claim 18 further comprising, enabling a disabled object into an enabled object and running another simulation based on the plan objects including the enabled object.

21. (Amended) A system for outputting a plan, comprising, a user interface for presenting a limited number of plan objects to a user and for receiving data for a first field of a first plan object and data for a second field of a second plan object, the data of the second field having a value linked to the data of the first field via a hierarchical relationship between the first and second objects, the user interface further providing a mechanism that allows plan objects to be selectively disabled, and a planner engine for developing a plan by running a simulation on plan objects while excluding any disabled plan objects.

22. (Amended) The system of claim 21 wherein excluding any disabled plan objects comprises automatically excluding any object hierarchically below a plan object disabled via the user interface mechanism.

33. (Amended) The system of claim 21 further comprising a synchronization mechanism for synchronizing plan objects with data from another program.

Please add claims 34-37 as follows:

34. (Added) The computer-readable medium of claim 17 wherein synchronizing plan elements with data from another program includes synchronizing only the plan elements that have been previously identified for synchronization.

35. (Added) The method of claim 18 wherein the objects are arranged in a hierarchy, and wherein developing a plan including running a simulation that excludes each

disabled object, including automatically excluding any disabled plan objects hierarchically

below a disabled plan object.

36.   (Added)   A computer-readable medium having computer-executable

instructions for performing the method of claim 18.

37.   (Added)   The system of claim 33 wherein the synchronization

mechanism synchronizes only the objects or fields that have been previously identified for

synchronization.

REMARKS

The Office action dated March 20, 2002 has been carefully considered. In the

Office action, claims 1-4, 7, 8, 10-14 and 16 were rejected under 35 U.S.C. §102(a) as

being anticipated by Bromley et al, U.S. Patent No. 5,819,263 (hereinafter Bromley).

Claims 5, 6, 9, 15 and 17 were rejected under 35 U.S.C. § 103(a) as being unpatentable

over Bromley in view of Official Notice taken by the Examiner. Further, claims 18-20

were rejected by the same rationale used to reject claims 1, 16 and 10, while claims 21-33

were rejected by the same rationale used to reject claims 1, 10, 3-9, 12 14 and 16. By the

present amendment, claims 2, 10 and 30 have been canceled as being redundant (and not in

view of the prior art), claims 1, 9, 11-15, 18, 20-22 and 33 have been amended, claims 34-

37 have been added, and the rejections traversed in view of the following remarks.

Reconsideration is respectfully requested.

The present invention is generally directed towards a financial or other planning

system and method in which hierarchically arranged objects are created and maintained to

form a plan. The hierarchy enables objects to be dependent on other objects, while within

the objects are fields that can be related to other fields, e.g., dates, dollar amounts, interest

rates and so on. Significantly, the user of the system and method need not be concerned

with the dependencies / relationships among objects and fields, but rather simply selects

elements and enters data for those elements, and thereafter lets the objects of the system and

method handle the dependencies. Thus, unlike programming a spreadsheet, via a user

interface the user simply responds to questions, fills in information and/or makes selections

related to the plan. The system then writes the proper information into the hierarchically

arranged objects for the user, and manages the relationships for the user. A planning engine

runs a simulation based on the data in the objects.

The combination of hierarchical objects relationships and relative field values

allows a great deal of flexibility in creating what may be a very complex data system,

which can then be used to calculate the results of the user's financial plan over time, as well

as making it fairly straightforward for the user to make changes to and update a plan.

Moreover, via simple interaction with the user interface, a user can selectively

disable objects and/or fields, which automatically disables those objects and fields that are

dependent on the directly disabled ones. This facilitates the running of various "what-if"

type simulations, to determine the expected consequences of various possible actions. In

one implementation, the planner engine accomplishes this by not adding disabled objects to

a list of objects that is processed when the simulation is run, or if an object has some

enabled and some disabled fields, by adding the object to the list but not taking into account

disabled fields when processing the object. Note that disabled objects are not removed, whereby the user may simply re-enable selected packages, objects or fields that have been previously disabled, without having to recreate the object for another simulation. As a result, a user can easily run simulations with many permutations and combinations of planned actions, and determine the consequences of those actions.

Note that the above description is for informational purposes only, and should not be used to interpret the claims, which are discussed below.

In contrast to the present invention, Bromley is directed towards a management tool that groups various types of financial clients and prospective clients together, for an advisor to use in communicating advice and in marketing products to those clients and prospects. Significantly, Bromley fails to teach, suggest or provide any motivation for having hierarchically arranged objects to represent a plan, running a simulation on those objects, and/or having changes to an object's state data affect other objects hierarchically below that changed object. Further, Bromley fails to teach, suggest or provide any motivation for selectively disabling objects (or the fields therein) for the purpose of running a simulated plan.

Regarding the rejection of claim 1, applicants have essentially incorporated the subject matter of (now canceled) claims 2 and 10 into claim 1. Claim 1 generally recites first and second objects having a defined hierarchical relationship such that value in a second field is at least partially based on the first field as a result of the hierarchical relationship, running a simulation to develop a plan, and developing a new plan by running another simulation with a new value in the first field, in which the new value changes the information in the second field.

The Office action has cited column 10, lines 17-60 to allege that the objects of Bromley are arranged in a hierarchy. However, a fair reading of Bromley, including the cited passage, indicates that this is clearly incorrect, and that Bromley in no way reasonably teaches or suggests plan data that is maintained in hierarchically arranged objects. In fact, if anything, Bromley teaches *away* from such a concept, in teaching that *all* of the client, prospect and group data thereof is placed from a list proxy (e.g., flat list) into a single temporary object, from which a real object is built. Bromley, FIGS. 4a and 4b, and column 10, lines 48-60.

In order to support an anticipation rejection, the Office action must show that each and every element of the claimed invention is disclosed in a single reference, and that each element is arranged as in the claim. Bromley, which does not teach or even suggest hierarchically arranged objects for maintaining plan data, let alone running simulations on such objects, fails to meet these requirements. For at least this reason, applicants submit that claim 1, and also claim 21 which recites "a hierarchical relationship between ... first and second objects," are clearly patentable over Bromley. Reconsideration and withdrawal of the rejections of claims 1 and 21 based on Bromley is respectfully requested.

Moreover, the Office action contended (without further explanation in rejecting claims 12-14, for example) that FIGS. 14 and 15 somehow disclose enabling and disabling plan elements (such as objects). However, this is an unreasonable interpretation of Bromley's teachings. There is simply no teaching or suggestion that the data shown in FIGS. 14 and 15 of Bromley are objects, let alone hierarchically arranged objects, nor is there any teaching or suggestion that plan objects can be selectively disabled and/or re-enabled for purposes of running a simulation. Instead, in FIGS. 14 and 15 and their

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accompanying text, Bromley at best appears to be teaching that database data can be filtered from a view, which is an entirely different concept from that claimed.

For at least the foregoing reasons, applicants submit that the claims reciting disabling and/or enabling objects (including claims 12-14, 18-29, 31-33 and 35-37) are clearly patentable over Bromley. Reconsideration and withdrawal of the rejections of these claims is respectfully requested.

Turning to the § 103(a) rejections of claims 5, 6, 9, 15 and 17 based on Bromley and Official Notice taken by the Examiner, applicants challenge the Office action's use of the Official Notice, because the Official Notice statement, even if provable, does not reach the claimed subject matter if somehow permissibly combined with Bromley. Applicants also challenge the Official Notice of any claims "rejected by the same rationale" as these claims. (Note that applicants also disagree that the claims have "parallel limitations" as contended in the Office action, i.e., in the Office action, claims 18-20 were rejected on the same rationale used to reject claims 1, 16 and 10, while claims 21-33 were rejected under the same rationale used to reject claims 1, 10, 3-9, 12 14 and 16. Applicants submit that each claim should be interpreted based on its own claim language and limitations.)

With respect to the rejections based on Bromley and the Official Notice, claims 5 and 6, for example, were rejected although the Office action conceded that Bromley does not teach an amount in one field, with a date in another field conditional on the amount. The Office action's contention that this is well known and therefore could be programmed, however, fails to consider that having this information in related fields of hierarchically arranged objects eliminates the need for a user to program such formulas. In fact, one aspect of the present invention is specifically directed towards eliminating the need for such

customized software programming or complex formula management as suggested by the Office action. Applicants thus request that the rejection be withdrawn, or if the rejection is maintained, challenge the Official Notice, and request that a reference (or references) be provided in support of the Official Notice statement and also showing how the fields can be arranged in the manner recited manner recited in claims 5 and 6, as well as a fair showing of why the reference would motivate one skilled in the art to combine it with or modify Bromley to achieve the claimed subject matter. See MPEP § 2144.03.

Applicants similarly challenge the Official Notice set forth in support of the rejections of claims 9, 15 and 17, and request that a reference (or references) be provided in support of the Official Notice statement and also showing how the recited subject matter is rendered obvious thereby, as well as a fair showing of why the reference would motivate one skilled in the art to combine it with or modify Bromley to achieve the claimed subject matter. Reconsideration is respectfully requested.